

FIGURE 1

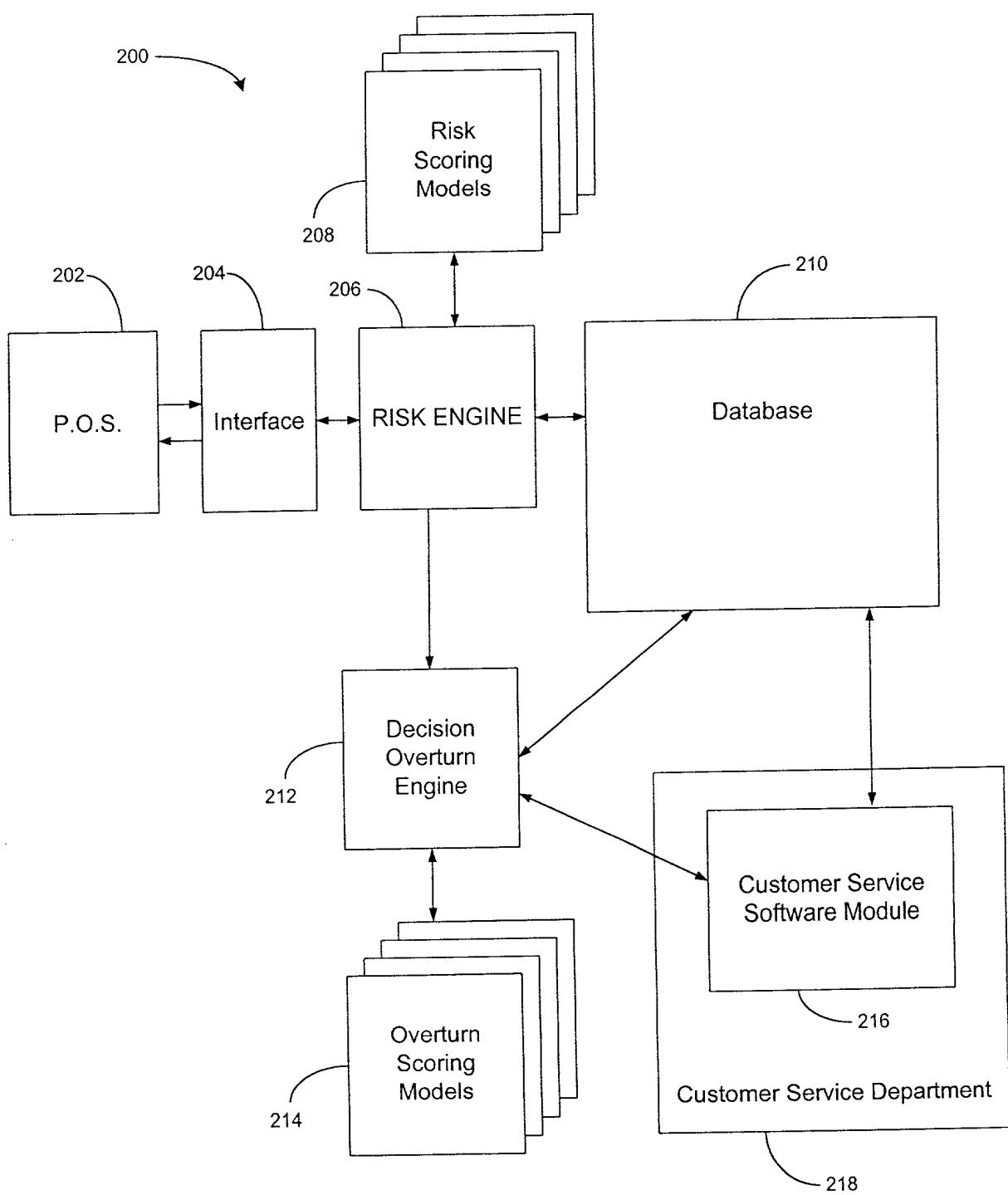


FIGURE 2

300

Sample Overturn Scoring Variables

302

304

VARIABLE	Contribution %	Score range
Previous History	9 %	-30 to 21
Check Number	0 %	
Total Checks	15 %	
Check Amount	5 %	
Time of Day	1 %	
Life to Date Days	7 %	
Previous Hour	10 %	
Total Amount	2 %	
Transaction Risk	3 %	
Total Transaction Risk	2 %	
Day of Week	1 %	
Life to Date Amount	7 %	
Life to Date Checks	8 %	
Relative Frequency Count	6 %	
Relative Frequency Amount	6 %	
Profile Transaction Risk	9 %	
Out of State	0 %	
RT Index	1 %	
National Code	4 %	
% From Cutoff	3 %	

FIGURE 3

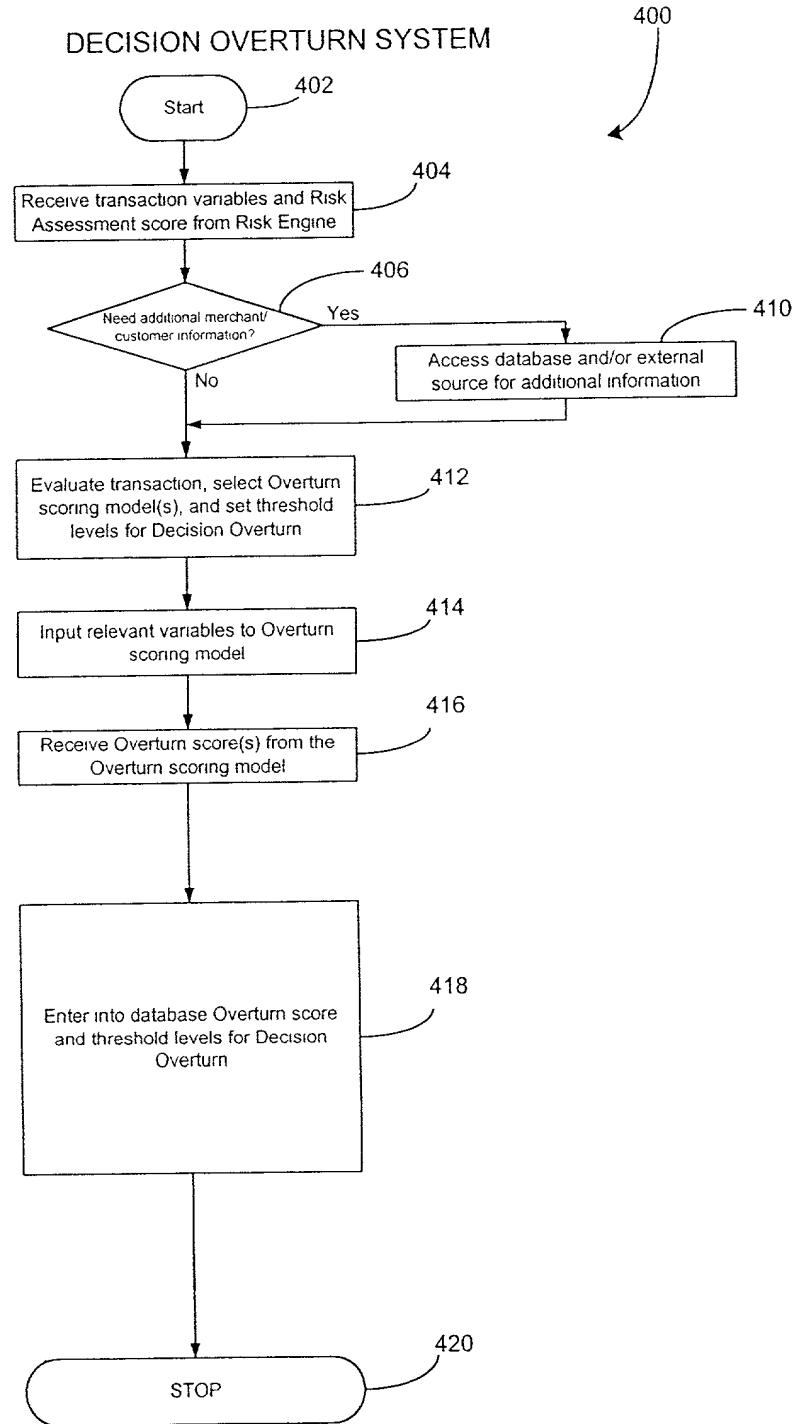


FIGURE 4

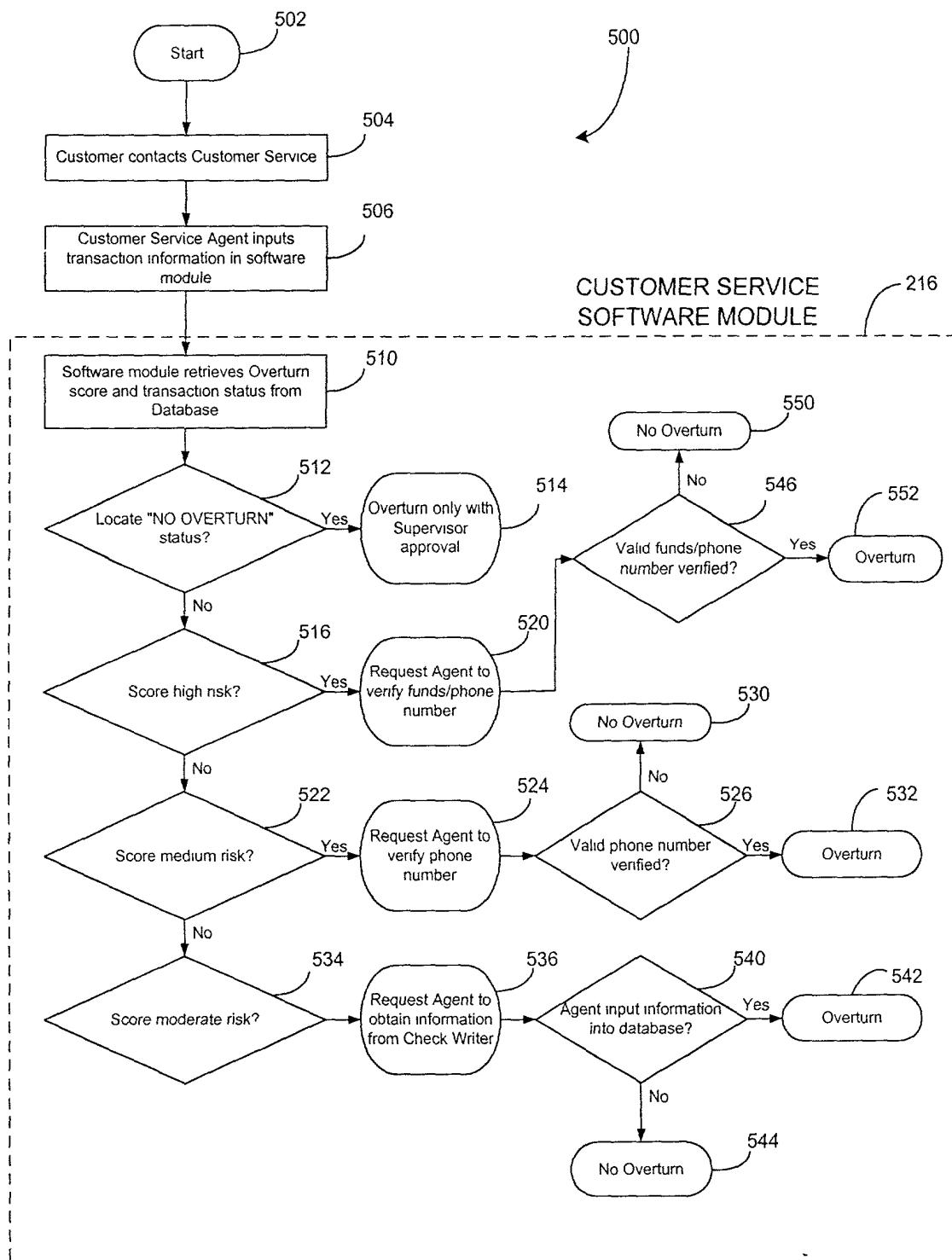


FIGURE 5